

United States Bankruptcy Court
Southern District of Mississippi

In re:
Michael Chase Loftin
Caitlan Nicole Loftin
Debtors

Case No. 24-01954-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: May 28, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Chase Loftin, Caitlan Nicole Loftin, 140 Stonybrook Trail SE, Bogue Chitto, MS 39629-4238
cr	+ Ally Capital, c/o Olivia Spencer, Esq., 1855 Crane Ridge Drive, Suite D, Jackson, MS 39216, UNITED STATES 39216-4944
5409940	++ BELMONT FINANCE LLC, 300 PLOVER ROAD, PLOVER WI 54467-9401 address filed with court:, Belmont Finance, P.O. Box 152, Waupaca, WI 54981
5409948	Kings Daughters Medica, 427 US-51, Brookhaven, MS 39601

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5423855	+ EDI: AISACG.COM	May 28 2025 23:26:00	Ally Capital, c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City OK 73118-7901
5409939	+ EDI: GMACFS.COM	May 28 2025 23:26:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
5411184	+ Email/Text: FSBank@franklinservice.com	May 28 2025 19:27:00	Brookhaven Radiology PLLC, c/o Franklin Service Inc, Po Box 3910, Tupelo, MS 38803-3910
5409941	+ EDI: CAPITALONE.COM	May 28 2025 23:26:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5414844	+ EDI: AIS.COM	May 28 2025 23:26:00	Capital One, N.A., by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5416699	+ Email/Text: bankruptcy@cavps.com	May 28 2025 19:27:00	Cavalry SPV I, LLC as assignee of Citibank, N.A./T, PO Box 4252, Greenwich, CT 06831-0405
5409942	^ MEBN	May 28 2025 19:24:14	Credit Bureau Systems, 25 Jefferson St, Ste 200a, Clarksville, TN 37040-4657
5409943	+ EDI: CCS.COM	May 28 2025 23:26:00	Credit Collection, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5409944	+ Email/PDF: creditonebknofications@resurgent.com	May 28 2025 19:43:15	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5409947	+ Email/Text: ebone.woods@usdoj.gov	May 28 2025 19:27:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5409946	EDI: IRS.COM	May 28 2025 23:26:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0538-3

User: mssbad

Page 2 of 3

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5413690	+ Email/Text: BKNC@rlselaw.com	May 28 2025 19:27:00	Natalie Brown, Esq., Rubin Lublin, LLC, for Regions Bank, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071-1570
5409949	+ EDI: AGFINANCE.COM	May 28 2025 23:26:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5415829	EDI: AGFINANCE.COM	May 28 2025 23:26:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
5421396	EDI: PRA.COM	May 28 2025 23:26:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5437647	+ Email/Text: newbk@Regions.com	May 28 2025 19:27:00	Regions Bank, PO Box 1860, Memphis, TN 38101-1860
5409951	+ Email/Text: shawn.temple@regions.com	May 28 2025 19:27:00	Regions Mortgage, Attn: Bankruptcy, Po Box 18001, Hattiesburg, MS 39404-8001
5411185	+ Email/Text: FSBank@franklinservice.com	May 28 2025 19:27:00	Statcare PLLC, c/o Franklin Service Inc, Po Box 3910, Tupelo, MS 38803-3910
5409952	+ Email/Text: bankruptcy@sunrisecreditservices.com	May 28 2025 19:27:00	Sunrise Credit Service, Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
5409953	^ MEBN	May 28 2025 19:24:28	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5409954	Email/Text: bk@veritasrental.com	May 28 2025 19:27:00	Veritas Instrument, Attn:: Bankruptcy, 12475 44th St. N, Clearwater, FL 33762

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		REGIONS BANK
cr	*+	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5409945	##+	Fast Fund, PO Box 193, Batesland, SD 57716-0193
5409950	##+	Perfection Collection, 313 E 1200 S, Suite 102, Orem, UT 84058-6910

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
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David Rawlings

District/off: 0538-3

User: mssbad

Page 3 of 3

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ecfnotices@rawlings13.net sduncan@rawlings13.net

Natalie Kareda Brown

on behalf of Creditor REGIONS BANK nbrown@rlselaw.com
lcaplan@rlselaw.com;akhosla@rlselaw.com;ruluecf@gmail.com;BKRL@ecf.courtdrive.com

Olivia Spencer

on behalf of Creditor Ally Capital spencer@kingandspencer.net

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Caitlan Nicole Loftin trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Debtor Michael Chase Loftin trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Michael Chase Loftin	Social Security number or ITIN	xxx-xx-3515
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Caitlan Nicole Loftin	Social Security number or ITIN	xxx-xx-9413
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **24-01954-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Chase Loftin
aka Micheal Chase Loftin

Caitlan Nicole Loftin

Dated: 5/28/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.